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1. (Currently amended) A terminal comprising an Automated Teller Machine, ATM, comprising:

- a) a display;
- b) a connection which connects the ATM to an authorization center which authorizes ATM transactions;
- c) means for retrieving, over a wireless channel, information from a mobile portal, which portal is different from the authorization center,
  - i) which portal transmits information in a format compatible with screen size of a cellular telephone, and
  - ii) which information is retrieved from a WAP site, which site
    - A) conforms to a Wireless Internet Protocol, WAP, and
    - B) acts as a web site which is accessible to cell phones;

and

- e) d) means for presenting at least some of the retrieved information to a user on a window within the display of the ATM, such that contents of the window sometimes change while contents outside the window remain unchanged.

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2. (Currently amended) A terminal according to claim 1, wherein the means for ~~accessing a mobile portal~~ retrieving includes a wireless transceiver and a software component which interfaces with the wireless transceiver and a terminal application to retrieve information from a mobile portal and configure the information to a format suitable for presentation on the display by the terminal application.

3. (Currently amended) A terminal according to claim 1, further comprising a printer for providing a user with a hard copy of information retrieved from a the mobile portal.

4. (Currently amended) A terminal according to claim 1, further comprising (i) means for identifying a the user to determine whether that user has provided a said mobile portal with personalized information, and (ii) means for retrieving any such personalized information from the mobile portal.

5. (Original) A terminal according to claim 4, further comprising means for accessing a transaction authorization system, which means is separate from the means for accessing a mobile portal.

6. - 16. (Cancelled)

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17. (Currently amended) Terminal according to claim 1, wherein the information of paragraph 1(c), as received,

- i) is formatted for viewing on a portable device, but
- ii) is not displayed on a any portable device, but displayed on the display of the ATM.

18. (Previously presented) Terminal according to claim 1, wherein the information is compatible with (A) Wireless Application Protocol, WAP, or (B) i-Mode.

19. (Previously presented) Terminal according to claim 1, wherein the means for accessing a mobile portal is restricted to accessing a single mobile portal, and no others.

20. (Previously presented) Terminal according to claim 1, and further comprising:

- e) means for limiting the presentation on the display of paragraph (d) to a predetermined time, after which the information is removed.

21. (Previously presented) Terminal according to claim 20,

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wherein the predetermined time is less than one minute.

22. (Previously presented) Terminal according to claim 1, wherein the information is compatible with a Wireless Markup Language, WML, protocol.

23. (Previously presented) Terminal according to claim 1, wherein the information displayed occupies between three and five lines on the display of the ATM.

24. (Previously presented) Terminal according to claim 23, wherein the information displayed occupies part of the display of the ATM, and the remainder of the display remains unchanged.

25. (Cancelled)

26. (Previously presented) An Automated Teller Machine, ATM, comprising:

a) a display which presents information relating to ATM functions;

b) means for retrieving information, over a wireless channel, from a mobile portal which transmits information which is

i) in a format compatible with screen size of

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- a cellular telephone,
- ii) transmitted according to WAP, Wireless Application Protocol, or i-Mode protocol, and
- iii) consistent with WML, Wireless Markup Language, standards;
- c) means for displaying at least some of the retrieved information in a window overlying the display, while leaving regions not covered by the window unchanged;
- d) means for limiting the display to a predetermined time; and
- e) means for limiting the ATM to retrieving information from a single mobile portal, and no others.

27. (Previously presented) ATM according to claim 26, wherein the predetermined time is less than one minute.

28. (Previously presented) ATM according to claim 26, wherein the information displayed occupies between three and five lines on the display of the ATM.

29. (Previously presented) An Automated Teller Machine, ATM, comprising:

- a) a display;
- b) means for retrieving, over a wireless channel,

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information from a single predetermined mobile portal,  
and no others, which portal transmits information in a  
format compatible with screen size of a cellular  
telephone;

and

c) means for presenting at least some of the retrieved  
information to a user on the display of the ATM.

30. (Previously presented) ATM according to claim 29,  
wherein the information is presented for a predetermined time, and  
then removed.

31. (Previously presented) ATM according to claim 29,  
wherein the information displayed occupies between three and five  
lines on the display of the ATM.

32. (Previously presented) ATM according to claim 29,  
wherein the information is

- i) in a format compatible with screen size of  
a cellular telephone,
- ii) transmitted according to WAP, Wireless  
Application Protocol, or i-Mode protocol, and
- iii) consistent with WML, Wireless Markup  
Language, standards.

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33. (New) ATM according to claim 26, in which the information is retrieved from a WAP site, which

- i) conforms to a Wireless Internet Protocol, WAP, and
- ii) acts as a web site which is accessible to cell phones.

34. (New) ATM according to claim 29, in which the information is retrieved from a WAP site, which

- i) conforms to a Wireless Internet Protocol, WAP, and
- ii) acts as a web site which is accessible to cell phones.